



Designing a First-Class User Experience for Affordable Care Act Enrollment

Enroll UX 2014 Project Overview
June 2012

OVERVIEW

Project Objectives

1. Develop a highly customizable, first-class user experience (UX) design for health insurance exchanges operated by state and federal governments under the Affordable Care Act.
2. Design the UX based on an understanding of consumer needs and refined through user testing.
3. Create a new standard for public and private health insurance enrollment.

OVERVIEW

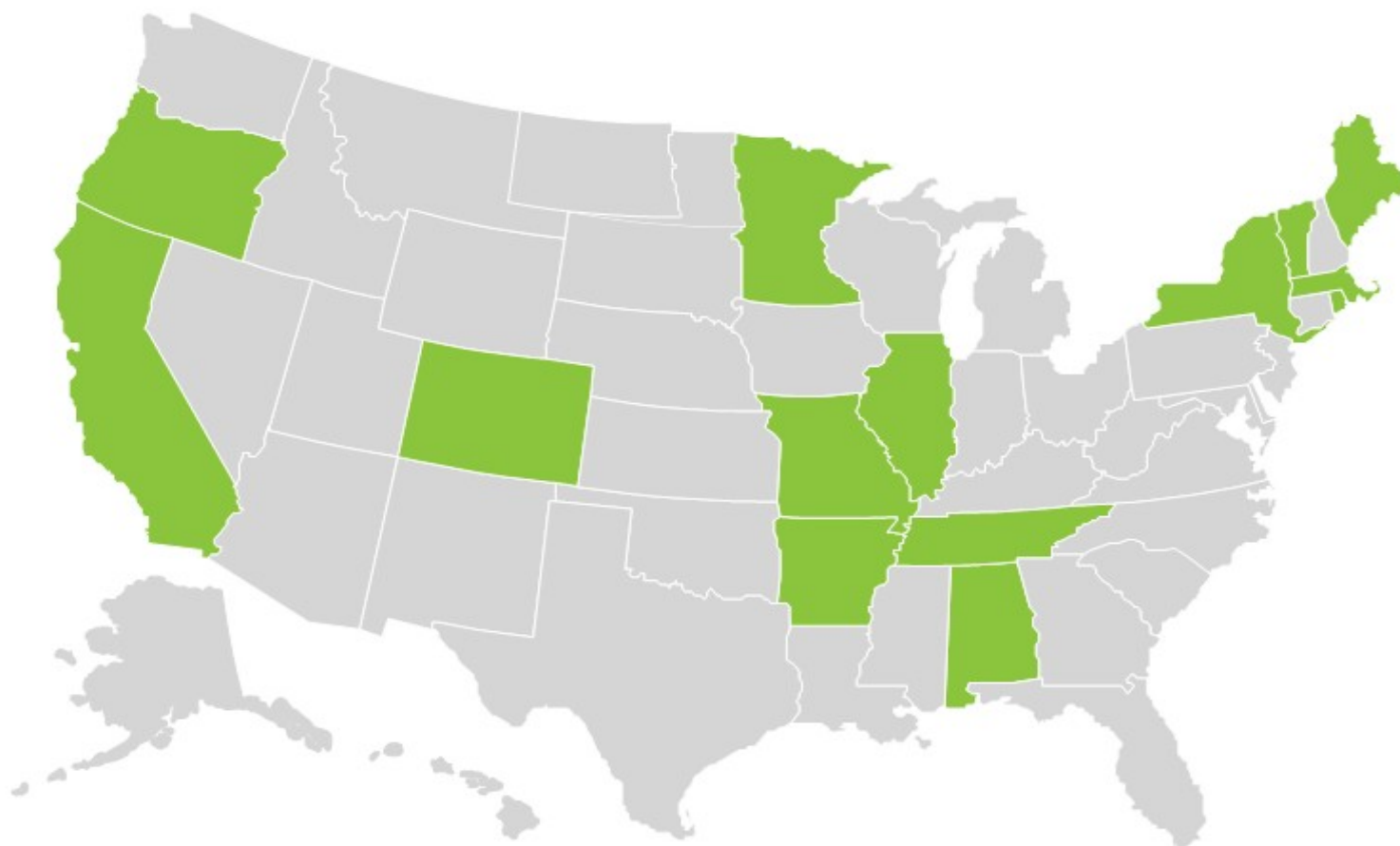
Public / Private Partnership



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OVERVIEW

11 Participating States



AL, AR, CA, CO, IL, MA (RI, VT), MN, MO, NY, OR, TN

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OVERVIEW

UX 2014 Design Partner



- Global design and innovation consultancy
- Palo Alto-based with 10 offices on three continents
- Market leader in simplifying design of complex systems; understanding and then translating needs and desires of end users

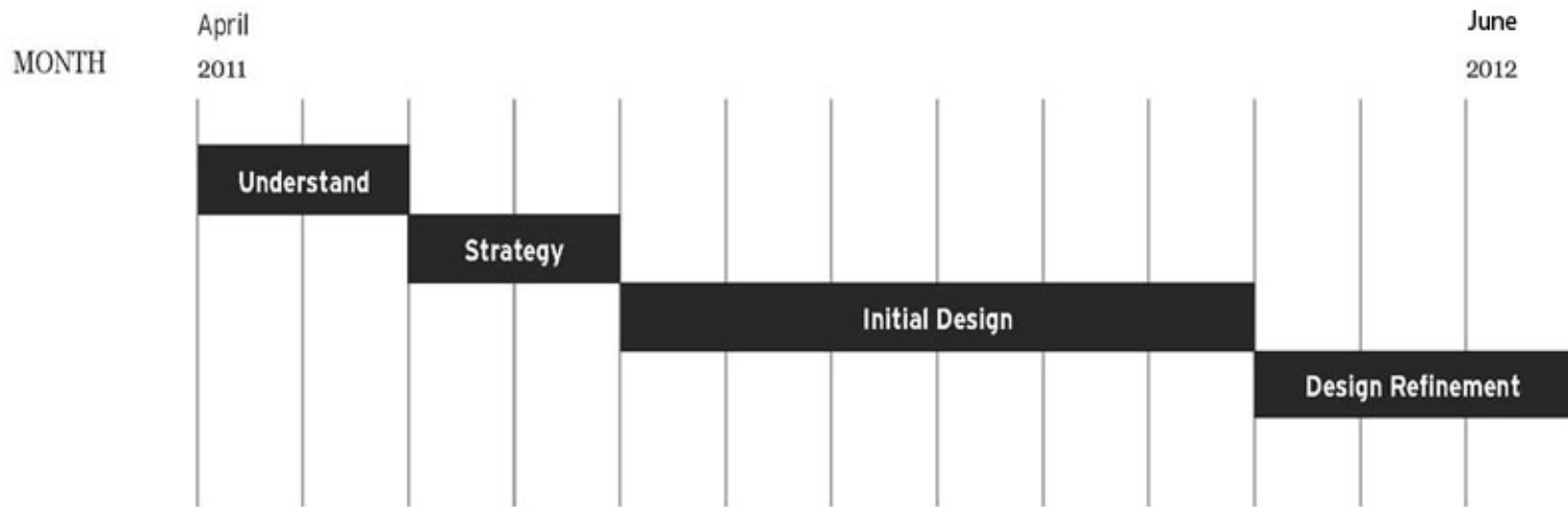
OVERVIEW

Project Scope

- Individual and family self-service enrollment
- End-to-end eligibility, enrollment, plan comparison and selection, premium payment and retention experience
- All health insurance affordability programs (Medicaid, CHIP, Exchange, Basic Health Plan); linkage to other human services programs
- Multiple pathways; support for assisters
- Design for diversity and ADA compliance
- Vendor neutral, system agnostic and customizable

OVERVIEW

Project Phases and Timeline



Deliverables:

Understand

Research Plan
HCD Project Journey
Research Snapshot

Strategy

Strategic Frameworks
Design Directions
Mobile Recommendations

Initial Design

Wireframes
Information Architecture
Preliminary Visual Design

Design Refinement

User Experience Design Spec
Reference Design Prototype
Communication Materials

OVERVIEW

Project Engagement and Communication

- Series of workshops with CMS and states
- Webinars with states and national organizations and associations
- Subject matter expert sessions
- Panel and conference presentations
- Public website with project updates to active mailing list

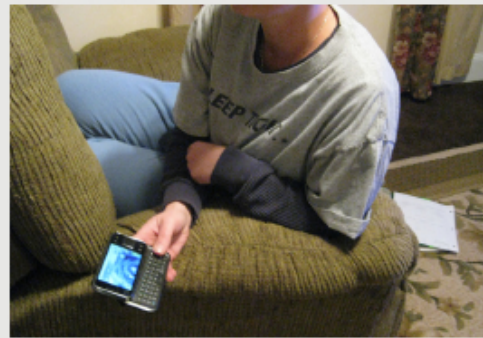


UNDERSTAND

Human-Centered Design Research

Understand needs and desires of prospective users, and public and community-based agencies who interact with users as they flow in and out of the enrollment process

- Received in-depth briefings on the Affordable Care Act
- Conducted field interviews with consumers in three states
- Talked with experts: frontline workers, state and federal, staff, advocates and policymakers
- Reviewed Medicaid, CHIP and commercial health insurance online applications and other analogues



STRATEGY

Research Insights

- Enrollment is challenging enough
- People's circumstances often magnify the challenges
- The current enrollment system doesn't make it any easier

STRATEGY

Behavioral Segmentation



Passenger

Get it done for me

How they want to engage: Hands-off

How they want to feel: Unburdened

What they're willing to give up: Control for convenience



Apprentice

Hold my hand

How they want to engage: Hands-on

How they want to feel: Like they're doing the right thing and making appropriate decisions

What they're willing to give up: Speed, convenience, and flexibility



Manager

Keep me posted

How they want to engage: Only when needed for oversight and approval

How they want to feel: Confident and well represented; that their time is used effectively

What they're willing to give up: A certain degree of control over the process



Engineer

Get out of my way

How they want to engage: Detail by detail

How they want to feel: Equipped to make decisions and changes when necessary

What they're willing to give up: Very little



Assister

How can I best help you?

How they want to engage: Meet consumers where they are

How they want to feel: Like they're providing a valuable service

What they're willing to give up: Many of the easier cases

STRATEGY

Design Principles

Grounded in user needs and serve to inspire creative solutions to address those needs



Give Me Direction



Keep Me Moving



Support Me My Way



Be a Good Neighbor

STRATEGY

Strategy Workshop

July 12, 2011, Palo Alto, CA

Teams from eight states participated

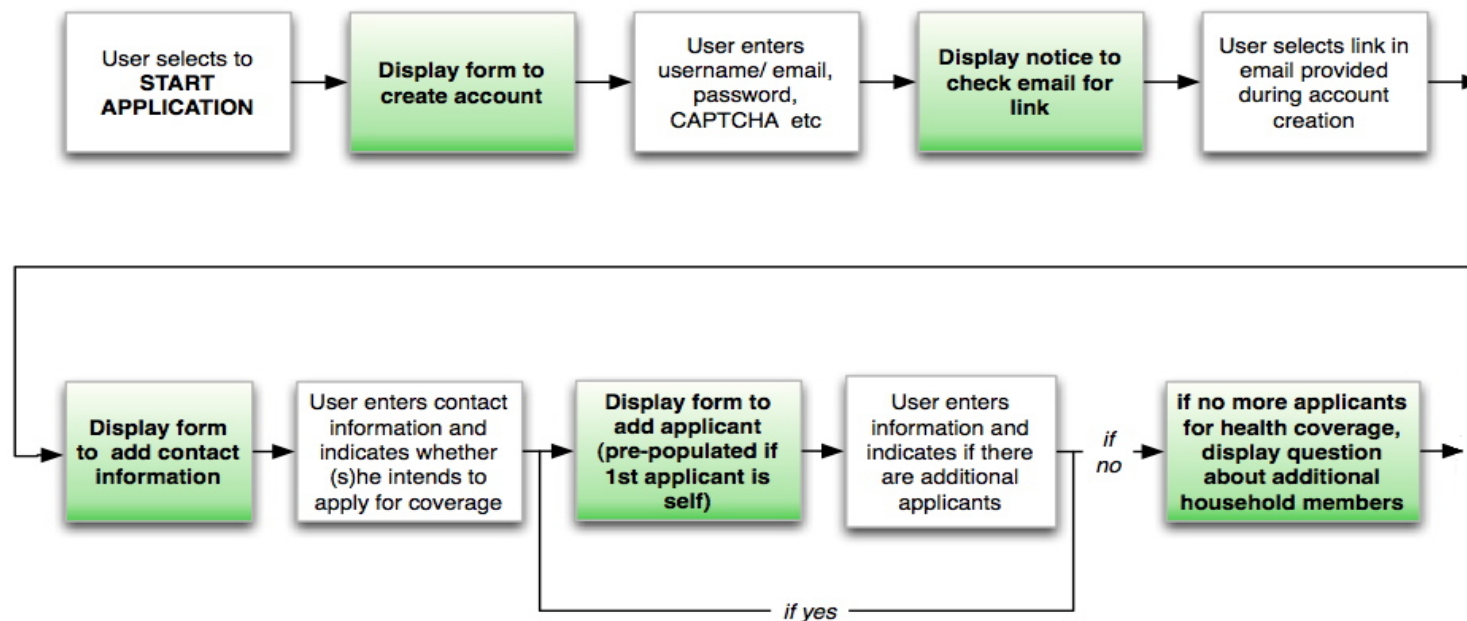


INITIAL DESIGN

System Flow

Diagram serves as a high-level illustration of the proposed information flow and functionality

HIGH-LEVEL SYSTEM OVERVIEW: ELIGIBILITY APPLICATION



INITIAL DESIGN Wireframes

Show placement of
all information and
functionality on a page

Ensure required data
elements are included,
everything fits, and the
organization and flow
works

The wireframe shows a multi-step application process for health coverage. The main form is titled "HEALTH COVERAGE PORTAL" and includes navigation links like "Learn More", "Apply Now", "Browse Plans", and "Find Assistance". The current step is "APPLY", which is divided into "in progress", "not yet started", and "not yet started" sections. The form includes a sidebar with a "SELECT TOPIC" button and a "HELP LOWER MY COST" section with a "CALCULATE" button. The main content area is titled "WHO IS SEEKING COVERAGE?" and contains fields for "Applicant's Name" (Judy, Jane, Jetson), "Date of Birth" (08/20/1983), "Social Security Number" (554 - 95 - 6648), "Gender" (Male, Female), "Are you pregnant?" (Yes, No), "When is the due date?", "# of babies expected", "Race" (White), "Ethnicity" (Caucasian), "Home Address" (324 Lower St., Orlando, FL 32801), "E-mail" (jetson@gmail.com), and several yes/no questions: "Are you a U.S. citizen?", "Are you a member of an American-Indian tribe, or Alaskan Native?", "Are you currently incarcerated?", and "Would you like to add another applicant?". The form concludes with "SAVE FOR NOW", "BACK", and "NEXT" buttons. To the right, there are two vertical panels. The first panel shows a "HELP" section with a "Sign Out" button and a "NEED HELP?" section with a "1-800-555-1212" number. The second panel shows a "JUDY'S" section with a "Sign Out" button and a "JUDY'S" section with a "Sign Out" button.

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“Walk the Wall” Exercise



To refine the flow of the application process.

INITIAL DESIGN

Preliminary Visual Design

Visual design defines the look and feel, including explorations in color, typography, spacing and visual hierarchy.

The screenshot displays the 'HEALTH COVERAGE PORTAL' interface. At the top, there's a navigation bar with 'HELP CENTER', 'LANGUAGE', and user options like 'Hello! John', 'View Account', and 'Sign Out'. A yellow banner on the right offers 'Need Help?' with 'Voice/TTY 1-800-123-4567' and a 'Chat Now' button. Below this is a progress bar with four steps: 'Who is Seeking Coverage' (active), 'Plan Selection', 'Enroll & Pay', and 'Find Assistance'. The main content area is titled 'Apply For:' and lists applicants: John S. (Primary Applicant), Jane S., Hunter S., and Terry S., with an 'Add a Person' button. A sidebar on the left contains a 'Dictionary' for 'PPO' (Preferred Provider Organization), a 'Live chat' window with a message from 'Cindy', and icons for 'Calculator', 'Live Chat', 'Video', and 'Dictionary'. The main form, 'Who is Seeking Coverage', includes fields for 'Full Name' (John, Francis, Smith), 'Date of Birth' (07 / 19 / 1970), 'Social Security Number' (123 - 45 - 6789), 'Gender' (Male selected), 'Race' (White), 'Ethnicity' (Caucasian), 'Home Address' (100 Main Street Apt # 105, Palo Alto, CA 94301), 'E-mail' (johnsmith@gmail.com), 'Mailing Address' (same as home), 'Is John a U.S. citizen?' (No selected), 'Alien Registration #' (1234567890), 'U.S. Entry Date' (03 / 21 / 2002), 'Is John a member of an American-Indian tribe, or Alaskan Native?' (No selected), and 'Is John currently incarcerated?' (No selected). 'BACK' and 'NEXT' buttons are at the bottom.

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INITIAL DESIGN

Preliminary Visual Design

Visual design defines the look and feel, including explorations in color, typography, spacing and visual hierarchy.

The screenshot displays a web application for a health coverage portal. At the top, there is a navigation bar with links for 'HELP CENTER', 'LANGUAGE', and user account options ('Hello! John', 'View Account', 'Sign Out'). A prominent yellow banner on the right asks 'Need Help?' with a phone number '1-800-123-4567' and options for 'TTY' or 'Chat Now'. Below the navigation bar, a progress bar indicates the user's current stage in the application process: 'Who is Seeking Coverage' (completed), 'Plan Selection' (current), and 'Enroll & Pay' (upcoming). The 'Plan Selection' section shows a list of people to be covered: John S. (Primary Applicant), Jane S., Hunter S., and Terry S., with an option to 'Add a Person'. The 'Search Results' section shows 15 plans found, sorted by 'Lowest Price'. The results are displayed in a table with columns for plan name, monthly premium, deductible, out-of-pocket expenses, primary care co-pay, generic prescription, ER visit, and specialist. The first three plans are from 'AgileLight' and the last one is from 'Next network'. Each plan has an 'Add to List' button and a 'Select to Compare' button. A sidebar on the left contains search criteria filters for 'Monthly Premium', 'Annual Deductible', 'Primary Care Co-Pay', 'Quality Rating', 'Plan Type', and 'Search by Doctor'. It also includes 'Additional Services' like 'Vision', 'My Doctor in Network', and 'Chronic Cost'. At the bottom of the sidebar, there is a 'FAQ' section with a question about a new doctor and a navigation bar with links for 'FAQ', 'Calculator', 'Live Chat', 'Video', and 'Dictionary'.

HEALTH COVERAGE PORTAL
Connecting You to Health Insurance

Need Help?
1-800-123-4567
TTY OR Chat Now

LEARN MORE APPLY NOW BROWSE PLANS FIND ASSISTANCE

Where in the application progress am I?

Who is Seeking Coverage Plan Selection Enroll & Pay

Select Plan For : John S. Jane S. Hunter S. Terry S. Add a Person

Search Results 15 Plans Found Sort by: Lowest Price

Search Criteria	AgileLight Plus 1 Plan PPO	AgileLight Plus 1 Plan PPO	Next network Plus 1 Plan PPO	Next network Plus 1 Plan HMO
Monthly Premium : \$ 300 - \$ 500 (28)	\$259	\$265	\$270	\$280
Annual Deductible : \$ 500 - \$700 (45)	\$250	\$250	\$260	\$260
Primary Care Co-Pay : \$ 20 (30)	\$5000	\$5100	\$5200	\$5200
Quality Rating : ★★★★★ (28)	\$250	\$240	\$270	\$250
Plan Type : PPO (23)	\$20	\$20	\$25	\$20
Search by Doctor : Dr. L. Brown	\$100	\$100	\$110	\$120
Additional Services	\$250	\$280	\$270	\$200
Vision				
My Doctor in Network				
Chronic Cost				

Add More Criteria

Q: I am expecting a baby soon and I just found out that my doctor's group left my medical plan. Do we have to get a new doctor to deliver our baby?

FAQ Calculator Live Chat Video Dictionary

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Design Workshop

September 12-13, 2011, San Francisco
Teams from CMS and 14 states participated



INITIAL DESIGN

Enrollment Vendor Briefing

October 28, 2011, Palo Alto, CA

44 representatives of 26 firms participated



INITIAL DESIGN

User Evaluation

Evaluation Objectives

- Test the navigational structure
- Test behavioral aspects of the interaction model
- Collect feedback on general application flow
- Evaluate two different approaches for finding health care plans
- Collect feedback on the visual design direction

Participants

- Participants from different socioeconomic backgrounds
- Age and ethnic diversity
- Range of familiarity with computer technology and online shopping
- Emphasis on multi-plan families including mixed eligibility and people with current or very recent Medicaid or CHIP experience

INITIAL DESIGN

User Evaluation

High-Level Insights

- Navigational structure gave participants a sense of progress and accomplishment.
- General application flow was easy and manageable, especially when compared to paper applications.
- All participants struggled on income page, especially with current and projected income.
- During plan selection, participants felt focused and appreciated the context provided with filters and questions.
- Participants liked the idea of indicating flexibility on certain questions.
- While comparing, participants liked that they could go deeper into plan details without having to switch views.

DESIGN REFINEMENT

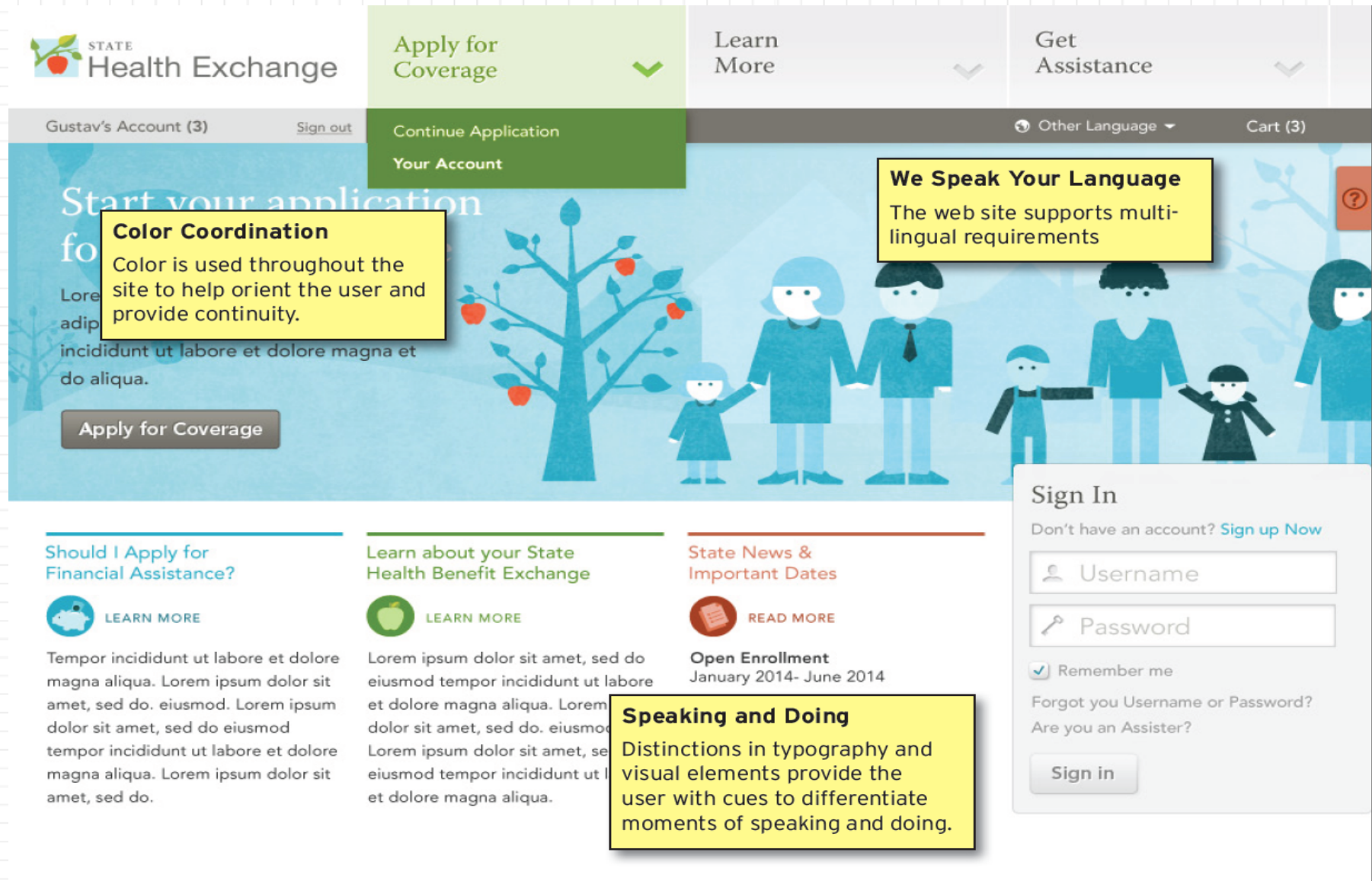
Design Refinement Workshop

January 30-31, 2012, San Francisco

Teams from CMS and 18 states participated




VISUAL DESIGN CONCEPTS



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VISUAL DESIGN CONCEPTS

 **STATE Health Exchange**

Apply for Coverage ▾

Learn More ▾

Get Assistance ▾

Gustav's Account (3) [Sign out](#)

Saving Application...

(3)

Your Application

☒ **Start Your Application**
Complete

2 Build Your Household
In Progress

3 Your Household Income
Incomplete

4 Additional Questions
Incomplete

5 Review, Declare & File
Incomplete

Household member 2 of 4
indicates required field

NAME

Beatrice

Middle Name

Hermannson- Smith

Title ▾

Suffix ▾

DATE OF BIRTH

April

07

2004

RELATIONSHIP (to primary contact)

Self ▾

Is this person applying for coverage?

☒ **yes**

☐ **no**

SOCIAL SECURITY NUMBER

XX

XXXX ?

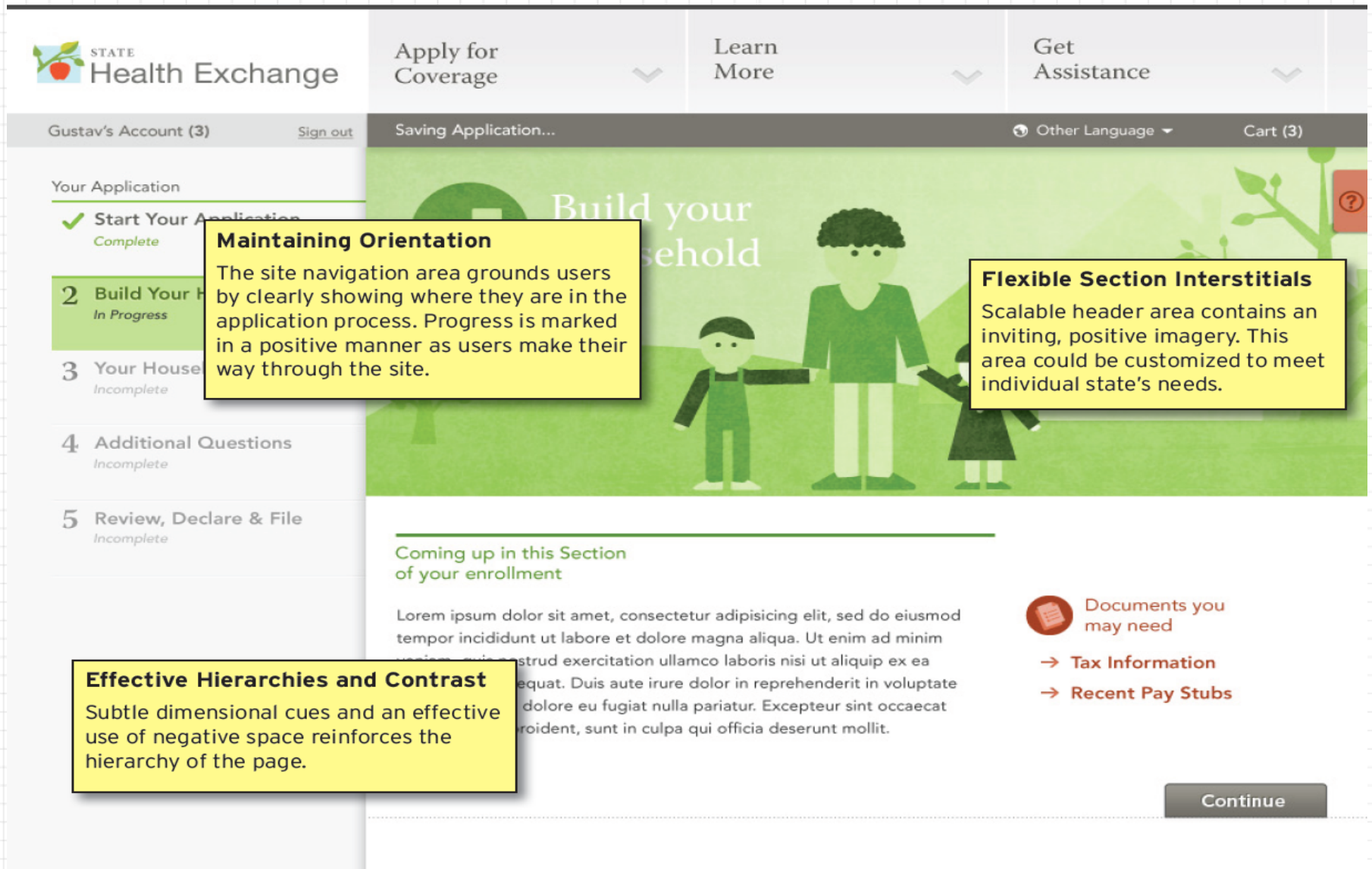
Signature Action Color
An actionable color is used throughout the application to indicate most interactive elements (e.g. radio buttons, pull-down menu, section navigation elements, and key confirmation buttons.)

Scalable Elements
Text and form elements can be resized to meet the visual requirements of users. Based on consultation with accessibility experts, users can use browser tools to manipulate text size.

Context Sensitive Information
Informational touch points throughout the interface are provided to access context sensitive information.

↓ Next

VISUAL DESIGN CONCEPTS



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VISUAL DESIGN CONCEPTS

The screenshot shows a web application interface for account management and enrollment. The top navigation bar includes 'Gustav's Account (3)', 'Sign out', 'Saving Application...', 'Other Language', and 'Cart (3)'. The left sidebar contains 'Your Account' with sub-items 'Overview', 'Settings', 'My Program & Plans', and 'Messages & Notices (3)'. The main content area has a 'You have no Alerts at this time.' message, followed by a 'Your Enrollment Process' section with a progress bar showing 'Account Created Complete', 'Application Filed & Approved Complete', and 'Find & Enroll in a Plan'. Below this is a message about account creation and application filing, followed by a 'Complete Your Enrollment' button. The 'Change' section is partially visible at the bottom. Three callout boxes highlight design concepts: 'Utility Navigation' (persistent sidebar), 'Help Near By' (persistent help icon), and 'Bold Touch Points' (clear primary actions).

Utility Navigation
A persistent utility navigation area is separated from other elements through the use of implied tactile quality and 'pinning'—helping anchor this key navigation area.

Help Near By
Persistent access to help and support tools are maintained in the window at all times.

Bold Touch Points
Clearly indicated primary touch points within the interface show users in a clear and compelling fashion how to get started and keep them moving through a transaction.

DELIVERABLES

Implementation

- Deliverables designed for use by a skilled software implementation team
- Deliverables are technology agnostic, applicable regardless of implementation frameworks and programming languages
- All wording used in the design content is placeholder text and fully customizable; not intended as model language for implementation

DELIVERABLES

Project Deliverables Summary

- Design Reference Prototype
- Design Specifications Manual
- Iconography and Illustrations
- Policy and Implementation Considerations Supplement
- Communications materials for sharing design

DELIVERABLES

Design Reference Prototype

- Single complex scenario
- Illustrates end-to-end enrollment process
- High visual fidelity
- No “live” data
- Not all features functional

DELIVERABLES

Prototype Scenario

Family of three with current income below 135% FPL

- **Gustav** is a U.S. citizen who works full time at an employer that offers coverage to employees (but not dependents), so he is not an applicant.
- **Penelope** is an immigrant who has been in the country for less than 5 years, was recently laid off, and is now receiving unemployment compensation. She is eligible for the premium tax credit and cost sharing reductions.
- **Beatrice**, their child, is a U.S. citizen and is eligible for Medicaid.

DELIVERABLES

Design Specifications Manual

- Project overview
- Interaction models
- Common scenarios and flows
- Screen patterns
- Visual design themes
- User experience architecture
- Complementary mobile tools
- Accessibility

DELIVERABLES

ADA and Accessibility Compliance

The user experience design supports a developer's ability to implement a Section 508 and ADA compliant website. Design decisions were informed by:

- Interaction design industry best practices
- ADA and Section 508 Guidelines
- WAI (Web Accessibility Initiative) recommendations
- WCAG (Web Content Accessibility Guidelines)
- ARIA (the Accessible Rich Internet Applications Suite)

The final design was reviewed by internal and external accessibility experts.

DELIVERABLES

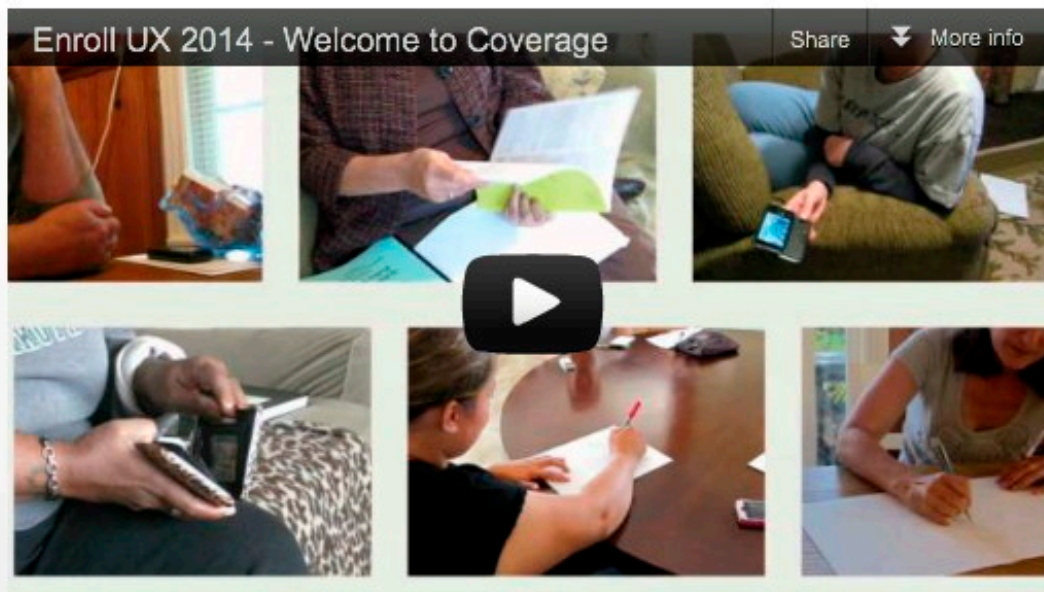
Browser Compatibility

- The user experience design is browser agnostic
- The design supports desktop, notebook and tablet computers
- Browser compatibility is determined through implementation

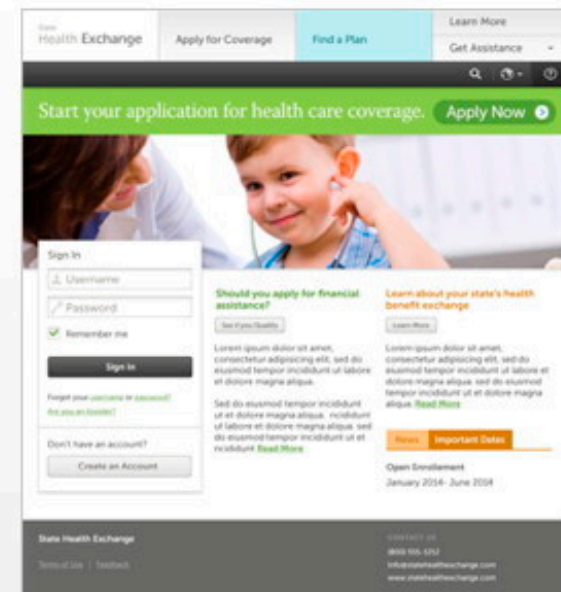
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[Home](#)[About UX 2014](#)[Design Journey](#)[Design Zone](#)[Who's Involved](#)[FAQ](#)

The Enroll UX 2014 design offers a new standard for public and private health insurance enrollment, and serves as a reference model for a first-class user experience (UX) design for health insurance exchanges.



Watch a short video of the project in action.



View Design Reference Prototype

For more information visit
www.ux2014.org